

## **Executive Summary**

### **AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

This section will summarize the objectives and outcomes identified in the City of Reading's 2014 Annual Action Plan. It will also summarize the citizen participation and consultation process used to develop the plan.

#### **2. Summarize the objectives and outcomes identified in the Plan**

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The City of Reading, Pennsylvania has prepared the FFY2014 Action Plan in order to strategically implement federal programs that fund housing, community development, and economic development activities within the City. The FFY2014 Action Plan is the first action plan of the City of Reading and the County of Berks FFY2014 to FFY2018 Consolidated Plan. The City and the County have undertaken an effort to increase cooperation between the two community development offices due to the need to have more efficiency in implementing the various HUD and non-HUD funded programs. This cooperation enables the sharing of administrative duties, pooling of resources and joint decision-making. Through a collaborative planning process involving a broad range of public and private agencies, the County and the City have developed a single, consolidated planning and application document for the use of available federal entitlement funds.

The federal funds made available to the City through the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME) and Emergency Solutions Grant (ESG) programs will be used to address the needs outlined in the Strategic Plan.

The three overarching objectives guiding the proposed activities are to:

- Provide Decent Affordable Housing
- Create Suitable Living Environments
- Create Economic Opportunities

Outcomes show how programs and activities benefit a community or the individuals served. The three outcomes that will illustrate the benefits of each activity are:

- Improving Availability/Accessibility
- Improving Affordability
- Improving Sustainability

All activities support at least one objective and one outcome. The framework for realizing the objectives and outcomes include the following goals:

- Providing decent, affordable housing
- Increasing homeownership
- Providing a suitable living environment
- Expanding economic opportunities
- Supporting County-wide efforts to end homelessness

### **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City has had CDBG, ESG and HOME funded projects that have taken much longer to complete than expected. The City now selects projects that it believes can be completed within a reasonable time.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

The Citizen Participation Process for the Annual Action Plan included multiple steps.

1. Notification: The Needs Hearing Announcement was published in the Reading Eagle newspaper.
2. Public Hearings: The City held two public hearings to obtain citizens views and to respond to proposals and questions. These hearings were held at two different stages of the program planning process.

- **Initial Public Hearing:** The purpose of this initial hearing is to obtain the views of citizens and organizations regarding overall community development and housing needs. Since it also includes specific needs for the Annual Plan, discussion of proposed activities is encouraged. Information on the estimated amount of funding that will benefit persons of low and moderate income and a review program performance in the past year are incorporated. This hearing was held on the evening of Thursday, May 2nd. This hearing is conducted jointly by the County of Berks Community Development Office and the City of Reading Office of Community Development.
- **Second Public Hearing:** A second hearing was held in the afternoon on Thursday, October 31st, 2013. The purpose of this hearing was to provide citizens an opportunity to comment on the Strategic Plan and the proposed 2013 Action Plan. A summary of the Plan and proposed activities was published. The notice appeared in the non-legal section of papers of the Reading Eagle on Saturday, September 27th, which is at least thirty (30) calendar days prior to the adoption of the Strategic Plan, and provided locations at which the Plan was made available for public review. This hearing was conducted by the Berks County Community Development Office and the City of Reading Community Development Office.

3. **Acceptance of Written Comments, Proposals, or Recommendations:** All Citizens and Organizations within Berks County were provided with an opportunity to submit comments, proposals, or recommendations on the Strategic Plan and Annual Action Plan for 2013. During the program year, any written statements received will receive a written response no later than fifteen (15) working days from the date of receipt, setting forth the action taken or to be taken with respect to the comment, proposal, or recommendation. Written statements that are intended to suggest modifications to the application can only be considered if they are received by the end of the thirty (30) day review period.

## **5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Comments were received from a few individuals. Most of the comments consisted of suggestions to focus on increasing commercial and economic development, creating more “family-friendly” events, rehabilitating vacant spaces for other purposes, and focusing on city-wide clean-ups and public services such as fixing potholes.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

All comments were accepted, and a summary of them has been provided above.

## **7. Summary**

The City of Reading developed its 2014 Annual Action Plan's main objectives through a process of citizen participation and consultation.

## **PR-05 Lead & Responsible Agencies - 91.200(b)**

### **1. Agency/entity responsible for preparing/administering the Consolidated Plan**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
Lead Agency	READING	
CDBG Administrator		
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

### **Narrative**

#### **Consolidated Plan Public Contact Information**

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Community Development Director

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815 Washington St.

Reading, PA 19601

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

### **1. Introduction**

This section will provide a summary of the City of Reading's consultation with several agencies, including the City of Reading/County of Berks Continuum of Care.

**Summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies**

The City of Reading and its subrecipient agencies coordinate with public and assisted housing providers, health, and mental health service agencies when appropriate in order to provide optimum assistance to citizens in need of housing and other services that are funded through HUD programs.

The City has opportunities for regular dialogue with a wide range of community groups. These groups have regular access to representatives of the City including the Mayor. The City's participation in the HUD programs are widely and regularly advertised and discussed in public forums. Many local organizations participate in the funding programs as subrecipients or through the Berks Coalition to End Homelessness and similar organizations. These forums provide additional opportunity to learn about the federal funding programs.

**Describe coordination with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The CoC that serves the County of Berks and the City of Reading is consulted annually regarding how to allocate ESG funds. Each year, applications are received and reviewed by Community Development Staff for eligibility, then sent to the CoC to evaluate and make recommendations for funding. This is done in a committee, which is exclusively made up of members of the CoC who are not applying for ESG funding, but are active members of the CoC.

Performance standards were developed in consultation with our CoC in 2012, with the implementation of the HEARTH Act. Leadership from the CoC met with City Community Development staff to outline performance standards based on those already used. These performance standards were then taken back to CoC membership for review and comment.

Procedures for the operation and administration of HMIS were also developed in consultation with the CoC back in 2012 with the implementation of the HEARTH Act. In order to develop procedures for the operation and administration of HMIS, the City and its Continuum of Care leadership reviewed procedures for operation and administration of HMIS that existed at the time and made changes where necessary.

**Describe consultation with the Continuum(s) of Care that serves the State in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

N/A

**2. Agencies, groups, organizations and others who participated in the process and consultations**

1	<b>Agency/Group/Organization</b>	Berks Coalition to End Homelessness
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Berks Coalition to End Homelessness, our City/County CoC was consulted on all sections pertaining to homeless needs and strategies for providing shelter, essential services, street outreach, re-housing, and homelessness prevention. They were also consulted in order to develop an anti-poverty strategy.

**Table 2 – Agencies, groups, organizations who participated**

### **Identify any Agency Types not consulted and provide rationale for not consulting**

The City has made an effort to consult the public and all types of agencies by providing the opportunity for comment and input and making a draft of the plan available for review and comments.

### **Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Berks Coalition to End Homelessness	The goals of the City of Reading's annual plan overlap with the CoC's strategic plan.

**Table 3 – Other local / regional / federal planning efforts**



## **AP-12 Participation - 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

The City of Reading's citizen participation process included two public hearings, one held prior to creating the Action Plan and one held after the Action Plan was drafted. The City made the Action Plan available to citizens for more than 30 days so that citizens could review the proposed Action Plan and provide comments to the City through the Community Development Department. Citizen comments were considered in pre-paring the final version of the Action Plan.

Specifically, the City received comments regarding the need for funding youth programs and services. In consideration of these comments, the City revised the final version of its Action Plan to provide funding for a youth program through the Olivet Boys and Girls Club, which was the only youth-serving organization to submit an application for funding.

## Expected Resources

### AP-15 Expected Resources - 91.220(c) (1, 2)

#### Introduction

The following are the amounts of the CDBG, ESG, and HOME funds that are expected to be made available to the City of Reading in 2014.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,500,000	10,000	0	2,510,000	10,000,000	Amount available remainder of ConPlan assumes we will receive the same amount of CDBG funding each year.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	677,400	0	0	677,400	2,709,600	Amount available remainder of ConPlan assumes we will receive the same amount of HOME funding each year.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	170,379	0	0	170,379	681,516	Amount available remainder of ConPlan assumes we will receive the same amount of ESG funding each year.

**Table 4 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

CDBG - The CDBG funding does not require a match. The 11th and Pike Playground Improvements will also be funded by the Commonwealth of Pennsylvania. The Code Enforcement and Community Policing activities will also be funded by the City's General Fund. The Commercial and Residential Facade Programs require the applicant to inject private funds into their projects. BCTV will also be funded by private non-CDBG funding sources.

ESG - The match will be provided partially with CDBG funds, but mostly with clients providing the match.

HOME - In PY2013 the City of Reading received a 100% reduction of the matching contribution requirement. The City expects the reduction to continue in PY2014.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

NA

**Discussion**

The City of Reading expects to receive \$2,500,000 in CDBG EN and \$10,000 in CDBG PI funds, \$677,400 in HOME funds, and \$170,370 in ESG funds in PY2014.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.220(c) (3) & (e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public facilities/infrastructure improvements	2014	2018	Non-Housing Community Development	City of Reading - Citywide	Public Facilities Public Improvements & Infrastructure	CDBG: \$220,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2 Persons Assisted
2	Commercial Facade Improvements	2014	2018	Non-Housing Community Development	City of Reading - Citywide	Commercial Facade Improvements	CDBG: \$80,000	Facade treatment/business building rehabilitation: 4 Business
3	Retain existing housing stock	2014	2018	Affordable Housing	Code Enforcement Area Historic Districts	Rehabilitation of existing units. Code Enforcement - City of Reading Residential Facade Improvement	CDBG: \$481,000	Housing Code Enforcement/Foreclosed Property Care: 2700 Household Housing Unit Other: 6 Other
4	Public Information Dissemination	2014	2018	Public Information Dissemination	City of Reading - Citywide	Public Information Dissemination	CDBG: \$40,500	Public service activities other than Low/Moderate Income Housing Benefit: 79073 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Crime Prevention	2014	2018	Non-Housing Community Development	Community Policing Area	Community Policing	CDBG: \$226,000	Public service activities other than Low/Moderate Income Housing Benefit: 49073 Persons Assisted
6	Code Enforcement Area Building Improvements	2014	2018	Code Enforcement	Code Enforcement Area	Code Enforcement - City of Reading	CDBG: \$170,000	Other: 100 Other
7	Expansion of economic opportunities	2014	2018	Economic Development	Downtown Reading	Economic Development	CDBG: \$100,000	Businesses assisted: 10 Businesses Assisted
8	Demolition of deteriorated buildings	2014	2018	Non-Housing Community Development Demolition and Clearance	City of Reading - Citywide	Demolition of hazardous buildings	CDBG: \$330,000	Buildings Demolished: 8 Buildings
9	Homeless and Special Needs	2014	2018	Homeless Non-Homeless Special Needs	City of Reading - Citywide	Homelessness Prevention	CDBG: \$22,000 ESG: \$170,379	Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted Homeless Person Overnight Shelter: 300 Persons Assisted Homelessness Prevention: 200 Persons Assisted
10	Fair Housing	2014	2018	Housing Availability and Housing Discrimination	City of Reading - Citywide	Fair Housing	CDBG: \$13,000	Public service activities other than Low/Moderate Income Housing Benefit: 350 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Youth Services	2014	2018	Non-Housing Community Development	City of Reading - Citywide	Youth services	CDBG: \$75,000	Public service activities other than Low/Moderate Income Housing Benefit: 65 Persons Assisted

**Table 5 – Goals Summary**

## Goal Descriptions

1	Goal Name	Public facilities/infrastructure improvements
	Goal Description	
2	Goal Name	Commercial Facade Improvements
	Goal Description	
3	Goal Name	Retain existing housing stock
	Goal Description	
4	Goal Name	Public Information Dissemination
	Goal Description	
5	Goal Name	Crime Prevention
	Goal Description	
6	Goal Name	Code Enforcement Area Building Improvements
	Goal Description	
7	Goal Name	Expansion of economic opportunities
	Goal Description	
8	Goal Name	Demolition of deteriorated buildings
	Goal Description	
9	Goal Name	Homeless and Special Needs
	Goal Description	
10	Goal Name	Fair Housing
	Goal Description	
11	Goal Name	Youth Services
	Goal Description	



## AP-35 Projects - 91.220(d)

### Introduction

The following are the PY2014 projects.

#	Project Name
1	CDBG Administration
2	11th and Pike Playground Improvements
3	Abe Lincoln Hotel Section 108 Loan Payment
4	Code Enforcement - PMI
5	Code Enforcement - Trades
6	Commercial Facade Improvements
7	Microenterprise Technical Assistance
8	Emergency Demolition
9	Schlegel Park Pool Improvements
10	Residential Facade Improvement
11	BCTV
12	Community Policing
13	Human Relations Commission Homelessness Prevention
14	Human Relations Commission Fair Housing
15	Human Relations Commission Landlord Tenant Mediation
16	HOME Program Administration
17	HOME CHDO Set-Aside
18	HOME 2014 City-Wide Revitalization
19	ESG City of Reading
20	Olivet Boys and Girls Club Southeast Program

**Table 6 – Project Information**

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City's biggest obstacle to address underserved needs is the lack of state and federal funding.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$502,000
	<b>Description</b>	Summary: Payment of reasonable administrative costs and carrying charges related to the planning and execution of activities assisted in whole or part with CDBG funds.24CFR570.206 General Program Administration Expected completion date: 12/31/2014
	<b>Target Date</b>	12/31/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
2	<b>Project Name</b>	11th and Pike Playground Improvements
	<b>Target Area</b>	City of Reading - Citywide
	<b>Goals Supported</b>	Public facilities/infrastructure improvements
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$200,000

	<b>Description</b>	Summary: Upgrade of the HVAC system, water feature and basketball court, tennis court, fencing, site furnishings, landscaping, ADA accessibility and retaining design services for the site and HVAC work. Objective: Suitable Living Environment Outcome: Sustainability24CFR570.201(c) Parks, Recreational Facilities24CFR570.208 (a) (1) Low Mod Area Benefit Activity 79,073 persons reside in the service area. Service area is predominately residential. At least 51% of the persons in the service area are low and moderate income level persons. The benefit derived is available to all residents in the service area. Expected completion date : 12/31/2014
	<b>Target Date</b>	12/31/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	79,073 persons in the service area
	<b>Location Description</b>	11th and Pike Streets
	<b>Planned Activities</b>	Conduct improvements to the 11th and Pike Playground and facility in 2014.
<b>3</b>	<b>Project Name</b>	Abe Lincoln Hotel Section 108 Loan Payment
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG: \$250,000
	<b>Description</b>	Section 108 Loan Payment. Expected completion date: 12/31/2014.
	<b>Target Date</b>	12/31/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>4</b>	<b>Project Name</b>	Code Enforcement - PMI
	<b>Target Area</b>	Code Enforcement Area

	<b>Goals Supported</b>	Retain existing housing stock
	<b>Needs Addressed</b>	Rehabilitation of existing units.
	<b>Funding</b>	CDBG: \$451,500
	<b>Description</b>	Summary: Inspection for code violations and enforcement of codes in deteriorating or deteriorated areas when such enforcement together with public or private improvements, rehabilitation, or services to be provided may be expected to arrest the decline of the area. Objective: Suitable Living Environment Outcome: Sustainability24CFR570.202(c) Code Enforcement24CFR570.208 (a) (1) Low Mod Area Benefit Activity 61,453 persons reside in the service area. Service area is predominately residential. At least 51% of the persons in the service area are low and moderate income level persons. The benefit derived is available to all residents in the service area. Expected completion date: 12/31/2014
	<b>Target Date</b>	12/31/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	61,453 persons in the service area
	<b>Location Description</b>	CDBG Code Enforcement Area
	<b>Planned Activities</b>	Conduct the Code Enforcement Program in 2014.
<b>5</b>	<b>Project Name</b>	Code Enforcement - Trades
	<b>Target Area</b>	Code Enforcement Area
	<b>Goals Supported</b>	Code Enforcement Area Building Improvements
	<b>Needs Addressed</b>	Code Enforcement - City of Reading
	<b>Funding</b>	CDBG: \$170,000
	<b>Description</b>	Summary: Inspection for code violations and enforcement of codes in deteriorating or deteriorated areas when such enforcement together with public or private improvements, rehabilitation, or services to be provided may be expected to arrest the decline of the area. Objective: Suitable Living Environment Outcome: Sustainability24CFR570.202(c) Code Enforcement24CFR570.208 (a) (1) Low Mod Area Benefit Activity61,453 persons reside in the service area. Service area is predominately residential. At least 51% of the persons in the service area are low and moderate income level persons. The benefit derived is available to all residents in the service area. Expected completion date: 12/31/2014

	<b>Target Date</b>	12/31/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	61,453 persons in the service area.
	<b>Location Description</b>	CDBG Code Enforcement Area
	<b>Planned Activities</b>	Conduct the Code Enforcement Program in 2014.
<b>6</b>	<b>Project Name</b>	Commercial Facade Improvements
	<b>Target Area</b>	Historic Districts
	<b>Goals Supported</b>	Commercial Facade Improvements
	<b>Needs Addressed</b>	Commercial Facade Improvements
	<b>Funding</b>	CDBG: \$80,000
	<b>Description</b>	Summary: Facade improvements to commercial buildings in City historic districts. The building must be located in a Neighborhood Opportunity Area. Objective: Economic Opportunity Outcome: Sustainability24CFR570.202 Non-Residential Rehab 24CFR570.208 (b) (1) Slum and Blight Area Benefit Activity4 commercial building facade improvements. Expected completion date: 12/31/2014
	<b>Target Date</b>	12/31/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	City of Reading Historic Districts
	<b>Planned Activities</b>	Undertake 4 commercial facade improvements in 2014.
<b>7</b>	<b>Project Name</b>	Microenterprise Technical Assistance
	<b>Target Area</b>	Downtown Reading
	<b>Goals Supported</b>	Expansion of economic opportunities
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG: \$100,000

	<b>Description</b>	Summary: The MTA Program is intended to provide benefit for low-moderate income persons in the City by promoting entrepreneurship and microenterprise development by providing technical assistance to those who are interested in developing new microenterprise businesses and capacity building to those who already own microenterprises. The City will partner with non-profits that can provide one on one counseling and coaching. The counseling will cover areas such as: Different structures of for-profit businesses City requirements Tax implications Business plan development Strategic plan development Industry and marketing research Marketing plan/campaign development and branding Different funding mechanisms and assistance in understanding loan applications Budget development and accounting Staffing/payroll, worker's compensation, health benefits and pension/WBE certifications and insurance microenterprise is defined as a commercial enterprise that has five or fewer employees, one or more of whom owns the enterprise. Objective: Economic Opportunity Outcome: Availability/Accessibility24CFR570.201 (o) Microenterprise Technical Assistance24CFR570.208 (a) (2) Low Mod Limited Clientele Benefit Activity10 low and moderate income persons are expected to be assisted. Expected completion date: 12/31/2014
	<b>Target Date</b>	12/31/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Provide assistance to 10 businesses
<b>8</b>	<b>Project Name</b>	Emergency Demolition
	<b>Target Area</b>	City of Reading - Citywide
	<b>Goals Supported</b>	Demolition of deteriorated buildings
	<b>Needs Addressed</b>	Demolition of hazardous buildings
	<b>Funding</b>	CDBG: \$330,000
	<b>Description</b>	Summary: The demolition of hazardous building's ordered by the City's Building Official. Objective: Suitable Living Environment Outcome: Sustainability24CFR570.201 (d) Clearance and Demolition 24CFR570.208 (b) (2) Slum and Blight Spot Basis Activity8 buildings to be demolished. Expected completion date: 12/31/2014
	<b>Target Date</b>	12/31/2014

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Undertake the demolition of 8 deteriorated buildings in 2014.
<b>9</b>	<b>Project Name</b>	Schlegel Park Pool Improvements
	<b>Target Area</b>	City of Reading - Citywide
	<b>Goals Supported</b>	Public facilities/infrastructure improvements
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Summary: Replace the galvanized water lines in the pump room and the pool house building. Install new metering settings and stop valves. Objective: Suitable Living Environment Outcome: Sustainability24CFR570.201(c) Parks, Recreational Facilities24CFR570.208 (a) (1) Low Mod Area Benefit Activity79,073 persons reside in the service area. Service area is predominately residential. At least 51% of the persons in the service area are low and moderate income level persons. The benefit derived is available to all residents in the service area. Expected completion date: 12/31/2014
	<b>Target Date</b>	12/31/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	79,073 persons in the service area.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Conduct improvements to the City's Schlegel Park Pool in 2014.
<b>10</b>	<b>Project Name</b>	Residential Facade Improvement
	<b>Target Area</b>	Historic Districts
	<b>Goals Supported</b>	Retain existing housing stock
	<b>Needs Addressed</b>	Rehabilitation of existing units. Residential Facade Improvement

	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	Summary: Facade improvements to residential buildings in City historic districts. The building must be located in a Neighborhood Opportunity Area. Objective: Decent Housing Outcome: Availability/Accessibility24CFR570.202 Residential Rehab24CFR570.208 (b) (1) Slum and Blight Area Benefit Activity6 residential building facade improvements. Expected completion date: 12/31/2014
	<b>Target Date</b>	12/31/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	City of Reading Historic Districts
	<b>Planned Activities</b>	Undertake 6 residential facade improvements in 2014.
<b>11</b>	<b>Project Name</b>	BCTV
	<b>Target Area</b>	City of Reading - Citywide
	<b>Goals Supported</b>	Public Information Dissemination
	<b>Needs Addressed</b>	Public Information Dissemination
	<b>Funding</b>	CDBG: \$40,500
	<b>Description</b>	Summary: Public information dissemination. Objective: Suitable Living Environment Outcome: Availability/Accessibility 24CFR570.201 (e) Public Services24CFR570.208 (a) (1) Low Mod Area Benefit Activity 79,073 persons reside in the service area. Service area is predominately residential. At least 51% of the persons in the service area are low and moderate income level persons. The benefit derived is available to all residents in the service area. Expected completion date: 12/31/2014
	<b>Target Date</b>	12/31/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	79,073 persons in the service area.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Conduct a public services public information dissemination activity in 2014.



<b>12</b>	<b>Project Name</b>	Community Policing
	<b>Target Area</b>	Community Policing Area
	<b>Goals Supported</b>	Crime Prevention
	<b>Needs Addressed</b>	Community Policing
	<b>Funding</b>	CDBG: \$226,000
	<b>Description</b>	Summary: A non-traditional form of police activity that employs several strategies; problem oriented policing, team policing which utilizes multiple officers to address a problem or problem area, multi-law enforcement and organizational cooperation, citizen/police partnership building, and encouraging community involvement in policing. Objective: Suitable Living Environment Outcome: Sustainability 24CFR570.201 (e) Crime Awareness 24CFR570.208 (a) (1) Low Mod Area Benefit Activity 49,073 persons reside in the service area. Service area is predominately residential. At least 51% of the persons in the service area are low and moderate income level persons. The benefit derived is available to all residents in the service area. Expected completion date: 12/31/2014
	<b>Target Date</b>	12/31/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	49,073 persons in the Community Policing service area
	<b>Location Description</b>	Community Policing Area
	<b>Planned Activities</b>	Conduct the Community Policing Program with an emphasis on the neighborhood schools and the routes the students travel in the Community Program Area.
<b>13</b>	<b>Project Name</b>	Human Relations Commission Homelessness Prevention
	<b>Target Area</b>	City of Reading - Citywide
	<b>Goals Supported</b>	Homeless and Special Needs
	<b>Needs Addressed</b>	Homelessness Prevention
	<b>Funding</b>	CDBG: \$16,000
	<b>Description</b>	Summary: Homelessness prevention activity. Objective: Suitable Living Environment Outcome: Sustainability 24CFR570.201 (e) Public Services 24CFR570.208 (a) (2) Low Mod Limited Clientele Benefit Activity 110 persons to be assisted. Expected completion date: 12/31/2014

	<b>Target Date</b>	12/31/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	110 persons will be assisted.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Program will be conducted in 2014.
<b>14</b>	<b>Project Name</b>	Human Relations Commission Fair Housing
	<b>Target Area</b>	City of Reading - Citywide
	<b>Goals Supported</b>	Fair Housing
	<b>Needs Addressed</b>	Fair Housing
	<b>Funding</b>	CDBG: \$13,000
	<b>Description</b>	Summary: Interview potential victims of discrimination; take complaints; conduct preliminary investigations; conduct mediation; conciliating; and disseminate information about fair housing laws Objective: Suitable Living Environment Outcome: Sustainability 24CFR570.201(e) Public Services24CFR570.208(a)(2) Low Mod Limited Clientele Benefit Activity350 persons to be assisted. Expected completion date: 12/31/2014
	<b>Target Date</b>	12/31/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	350 persons will be assisted.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Conduct a Fair Housing Program in 2014.
<b>15</b>	<b>Project Name</b>	Human Relations Commission Landlord Tenant Mediation
	<b>Target Area</b>	City of Reading - Citywide
	<b>Goals Supported</b>	Homeless and Special Needs
	<b>Needs Addressed</b>	Homelessness Prevention
	<b>Funding</b>	CDBG: \$6,000

	<b>Description</b>	Summary: Landlord tenant mediation services to prevent evictions Objective: Suitable Living Environment Outcome: Sustainability 24CFR570.201 (e) Public Services24CFR570.208 (a) (2) Low Mod Limited Clientele Benefit Activity50 persons to be assisted. Expected completion date: 12/31/2014
	<b>Target Date</b>	12/31/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	50 persons will be assisted.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Conduct a landlord/tenant mediation program in 2014.
<b>16</b>	<b>Project Name</b>	HOME Program Administration
	<b>Target Area</b>	City of Reading - Citywide Downtown Reading
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Rehabilitation of existing units.
	<b>Funding</b>	HOME: \$75,266
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>17</b>	<b>Project Name</b>	HOME CHDO Set-Aside
	<b>Target Area</b>	City of Reading - Citywide Downtown Reading
	<b>Goals Supported</b>	Retain existing housing stock
	<b>Needs Addressed</b>	Rehabilitation of existing units.

	<b>Funding</b>	HOME: \$112,840
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>18</b>	<b>Project Name</b>	HOME 2014 City-Wide Revitalization
	<b>Target Area</b>	City of Reading - Citywide Downtown Reading
	<b>Goals Supported</b>	Retain existing housing stock
	<b>Needs Addressed</b>	Rehabilitation of existing units.
	<b>Funding</b>	HOME: \$564,160
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>19</b>	<b>Project Name</b>	ESG City of Reading
	<b>Target Area</b>	City of Reading - Citywide
	<b>Goals Supported</b>	Homeless and Special Needs
	<b>Needs Addressed</b>	Homeless Shelter Homelessness Prevention Rapid Re-housing

	<b>Funding</b>	ESG: \$157,601
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>20</b>	<b>Project Name</b>	Olivet Boys and Girls Club Southeast Program
	<b>Target Area</b>	City of Reading - Citywide
	<b>Goals Supported</b>	Youth Services
	<b>Needs Addressed</b>	Youth services
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	Summary: Youth services program Objective: Suitable Living Environment Outcome: Sustainability 24CFR570.201 (e) Public Services24CFR570.208 (a) (2) Low Mod Limited Clientele Benefit Activity65 persons to be assisted. Expected completion date: 12/31/2014
	<b>Target Date</b>	12/31/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	65 persons (youth) will be assisted.
	<b>Location Description</b>	Southeastern part of the City
	<b>Planned Activities</b>	Activities that promote academic success, healthy lifestyles, good character, and good citizenship.

## **AP-50 Geographic Distribution - 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

According to the 2000 Census the City of Reading contains 67.4% low and moderate income level persons. According to the 2006 to 2010 American Community Survey the City's poverty rate is 37.3%.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City of Reading - Citywide	43
Community Policing Area	7
Code Enforcement Area	18
Historic Districts	3
Downtown Reading	3

**Table 7 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Most of the activity's beneficiaries reside in low-income and minority concentrated areas.

### **Discussion**

The City of Reading is comprised primarily of low-income residents. Almost all of the activities are designed to serve low-income persons.

## Affordable Housing

### AP-55 Affordable Housing - 91.220(g)

#### Introduction

Affordable housing will be developed primarily with HOME program funds, though ESG funds will serve to prevent homelessness and transition homeless individuals to permanent housing. HOME program funds will primarily be used to acquire and rehab existing units for the purposes of homeownership. Homeless persons may be assisted with affordable housing through the HOME program.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	16
Special-Needs	0
Total	16

**Table 8 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	16
Acquisition of Existing Units	0
Total	16

**Table 9 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

It is anticipated that 16 low/mod-income households will be supported through the acquisition and rehab of units with HOME funds.

## **AP-60 Public Housing - 91.220(h)**

### **Introduction**

The Reading Housing Authority provides public housing in Reading. The Authority meets the HUD guidelines for income targeting as a means of serving the lower income residents of the City. The Reading Housing Authority uses work and education preferences for public housing and for Section 8 Vouchers.

### **Actions planned during the next year to address the needs to public housing**

The Reading Housing Authority maintains the public housing units on an on-going basis utilizing the Capital Fund Program. Housing units are in very good condition. Implementation of the HUD required Asset Management Plans is underway. The Resident Services Department provides an array of services for residents, as described below.

**Service Coordination:** Short-term, intermittent casework services designed to help residents of affordable housing programs meet acute needs, improve their quality of life and increase the likelihood of a successful tenancy. Includes the provision of direct service, information and referral, crisis intervention, mediation and internal and external advocacy. Services are delivered to meet needs associated with physical and mental health, substance abuse, finances, daily living tasks, employment and continuing education, parenting support and child welfare, domestic violence, access to insurances and entitlements, and basis needs such as food or clothing. Services are voluntary and confidential.

**Chore Services Program:** Through assistance with a contracted provider, elderly residents or adult residents with disabilities may be assisted with housekeeping needs. Services are provided when the resident is ineligible for mainstream programs and when they are willing and able to meet the remaining requirements of the lease and the program.

**Wellness Program:** Through collaboration with a partner agency, the county Office of Aging and the local United Way, wellness services are provided to residents to enhance their health and improve their ability to remain in their home environment. Services are delivered by a nurse in areas of direct intervention, individual and group education, preventative screenings and coordination with community medical providers. The program utilizes more than 20 partners per year in the delivery of its group education, including serving as a training site for nursing students from a local community college and university.

**Reasonable Accommodations Program:** Reasonable Accommodations are provided in accordance with Section 504 of the Rehabilitation Act of 1973, as amended. Reading Housing Authority will modify policies, rules, and procedures, or make a structural change to a common area or dwelling, in order to accommodate persons with disabilities so that such individuals can have an equal opportunity to use and enjoy the housing program.



Food Pantries: Through collaboration with the regional food bank, pantry services are delivered on-site, and in some cases, to the home, in each public housing development. Monthly distributions are conducted in cooperation with two area churches and volunteers from the respective resident councils.

Youth Programs: An after-school and summer camping program are offered to youth residents of Oakbrook and Glenside Homes. In partnership with the local boys and girls club, programming is offered to meet the needs of development youth in areas of character and leadership development, the arts, education and career development, sports, fitness and recreation, and health and life skills. The summer camping program provides opportunities for urban youth to travel to a rural camping lodge for activities such as hiking, fishing, and boating.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

Reading Housing Authority operates under a Memorandum of Understanding with the RHA Citywide Resident Council, which serves as the umbrella organization for seven development-based resident councils that are charged with promoting quality of life and resident satisfaction, and participating in self-help initiatives to enable residents to create a positive environment for families living in RHA programs. The CWRC and development-based resident councils assist RHA during the Annual Planning process, and on an ongoing basis, in making decisions related to the budgetary process, occupancy, general management, maintenance, security, resident training, resident employment, social services and modernization.

Resident Councils function as the 'united voice' for each public housing development. Council membership is open to all residents of the respective development. Monthly general meetings are held in each location, with agenda items focused primarily upon housing-based issues and planning for recreational activities. Duly elected council officers chair monthly meetings, manage council finances, record meeting minutes and represent the membership at large in agency policy and procedures. Staff attend monthly general meetings, monthly executive planning meetings, committee meetings as appropriate, and provide ongoing support and assistance. The RHA Citywide Resident Council (CWRC) serves as the umbrella organization for all development-based resident councils, and is comprised of the elected officers of each location. An integral responsibility of the CWRC is to function as the agency's Resident Advisory Board in the preparation and review of the agency's 5-year and Annual Plans.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The RHA is not designated as a troubled agency.

## **Discussion**

The Reading Housing Authority continues to work to address public housing needs through the implementation of various programs. They also work closely with a resident advisory group to address needs and develop strategies for addressing those needs.

## **AP-65 Homeless and Other Special Needs Activities - 91.220(i)**

### **Introduction**

This section discusses homeless needs that will be addressed with ESG funding.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Street outreach has been one of the biggest tasks undertaken by the Berks Coalition to End Homelessness, and one of the most effective ways of getting homeless individuals the help they need. New emphasis placed on street outreach by HEARTH will increase our ability to fund those activities.

Funds used for street outreach and emergency shelter activities will be limited to the greater of 60 percent of our total fiscal year grant for ESG or the hold-harmless amount established by the section 415(b) of the McKinney-Vento Act for such activities during fiscal year most recently completed before the effective date under section 1503 of the HEATH Act.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The Berks Coalition to End Homelessness places a high priority on homeless families and individuals including those who are chronically homeless. Shelter, transitional and permanent housing are each valuable components of the overall Continuum of Care, and there are unmet needs for both transitional and permanent housing. The City of Reading strives to meet these needs by providing optimum support to agencies providing emergency shelter as well as transitional housing. These agencies include Opportunity House and Mary's Shelter. Each will be provided with funding in 2014.

#### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The City of Reading's homeless priorities revolve around a concentrated effort of both prevention and intervention. The Berks Coalition to End Homelessness places an emphasis on chronic homelessness and homeless families who are more episodically homeless. The locally developed plan to reduce homelessness details priorities.

The priority needs relate to the Strategic Plan in that they center on the principles of prevention and intervention. The Prevention section consists of the following four (4) methods: (1) Emergency prevention: provides emergency services to percent loss of housing. (2) Systems prevention: examine and change institutional policies and regulations that adversely impact housing. (3) Outreach: identify Street homeless and at-risk persons and families. (4) The final prevention method consists of services and maximizing the utilization of mainstream resources. The intervention strategy consists of four components, they are: (1) Rapid Re-housing which is identified in The Housing First Model. (2) Supportive transitional housing for chemically-dependent homeless individuals. (3) The expansion of permanent housing revolving around the development of safe and affordable housing and finally (4) Income: Job training and services accessible for homeless individuals.

Reading and Berks County seek to reduce the number of homeless families/persons in Emergency shelters by 5% in the coming year (25% over five years).

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

Homelessness prevention activities include providing short-term subsidies to defray rent and utility arrearages for families that have received eviction or utility termination notices; security deposits or first month's rent to permit a homeless family to move into its own apartment; mediation programs for landlord-tenant disputes; legal services programs for the representation of indigent tenants in eviction proceedings; payments to prevent foreclosure on a home; and other innovative programs and activities designed to prevent the incidence of homelessness. An ability to fund more of these activities will greatly assist in the elimination of chronic homelessness.

Homelessness prevention is based on working with mainstream resources to stop the flow of people toward homelessness. The Continuum of Care application identified one implementation strategy that would significantly decrease the homeless population.

The Plan to End Homelessness identified systems prevention strategies to pursue over the longer term:

1. Work with Berks County Prison officials to develop adequate facilities for on-site community involvement
2. Coordinate activities of County Prison, County Parole office, State Parole office and community providers

3. Provide post-release housing assistance and information to prisoners re-entering the community
4. Work with State mental health officials on community re-integration programs and funding
5. Coordinate with local hospitals on discharge planning for homeless persons
6. Encourage youth in foster care to take advantage of transitional and preparatory programs that prevent homelessness

The Continuum of Care applications provide an overview of the state of the discharge planning efforts in Berks County. The components consist of the following elements: Foster Care, Health Care, Mental Health and Corrections.

Foster Care: Formal Protocol Finalized - Berks County Department of Children and Youth Services (CYS) provides transitional living services for youth in foster care and those in out-of-county placement foster care returning to Berks County. Youth are to be screened for risk of becoming homeless and extended care provided until they are able to support themselves. Youth are not discharged to homeless shelters or facilities. CoC and CYS have implemented this policy that is understood and agreed upon by both parties.

Health Care: Reading and St. Joseph's Hospitals are the primary health institutions in the county. We are working with the hospitals to identify homeless individuals and to find appropriate housing placement.

Mental Health: Persons hospitalized locally and at the state facility in Wernersville receive discharge planning from the Berks County Office of Mental Health and Retardation. Community treatment and housing assistance are provided to ensure a safe return to the community. Persons are not returned to the community through the homeless shelters or housing facilities supported by McKinney funds. The CoC and institutions providing treatment have agreed to and understand this protocol.

Corrections: Berks Connections/Pre-Trial Services, in cooperation with Berks County MH/MR, the Council on Chemical Abuse and the Berks County prison, provides discharge planning and screening. Persons with mental health and substance abuse problems will receive services from community providers before release with a plan for continued treatment after release. Integrating community services in the prison provides continuity and connectivity that follows inmates back into the community which results in a reduction in relapse, re-incarceration and homelessness. Persons returning to the community are not discharged to beds supported by McKinney funds. The CoC agencies and Berks Co. Prison have agreed to and understand this protocol.

## **Discussion**

Funding will be provided to several agencies that will focus on providing emergency shelter, street outreach, and essential services to homeless families and individuals. Funding will also be provided to agencies for homelessness prevention and rapid re-housing.

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds

## **AP-75 Action Plan Barriers to Affordable Housing - 91.220(j)**

### **Introduction**

This section will discuss the City of Reading's Action Plan barriers to affordable housing.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The Berks County Comprehensive Plan and the City of Reading Comprehensive Plan each cite objectives for the development of decent, affordable housing in order to remove or ameliorate negative effects of public policies:

- Encourage government officials to revise their local zoning ordinances to reflect more opportunities for affordable housing development. Using cost-benefit analyses, illustrate how family housing and clustered single-family development can be more cost-effective to local elected officials. Encourage local units of government to revise their ordinances to be consistent with the Berks County Comprehensive Plan
- Developers identified the insufficient supply of land zoned for multi-family housing as one of the factors driving up the cost of land acquisition and development. Lack of infrastructure is often the reason for limited multi-family zoning. Outreach initiatives focused on educating public officials and planning commissions on the benefits of affordable housing may encourage the rezoning of more land to multi-family zoning designations, as well as eliminate unnecessary and excessive development standards for multi-family housing.
- Educate and inform owners of tax-credit developments and County assessors about Act 39 of 2003 (HB 1854), a new law that instructs assessors to consider rent restrictions, affordability restrictions, and the income approach to value rather than comparable sales approach to value, when assessing affordable housing developments
- Encourage “streamlined” approaches to obtain permits and funding for affordable housing projects.
- Active and productive nonprofit housing developers need ready access to capital in order to finance the front-end soft costs associated with new development. Utilizing a less restrictive source of financing for this (such as Act 137 Housing Trust Fund resources) would enable nonprofits to seek out more development opportunities, and to fully investigate the financial feasibility of potential projects early on.
- Encourage land use policies that diversify the affordable housing stock to address needs of smaller families, people with disabilities needing supportive housing, and seniors; encourage multi-use residential development in commercial structures in business zones; and encourage mixed use development. Mixed use developments will contain a mix of stores, restaurants, and



professional offices that would be appropriate settings for low to moderate-income housing at an increased density.

- Support the adoption of building codes that facilitate the rehabilitation of existing homes.
- Encourage the establishment of new residential uses and/or neighborhoods at appropriate locations including upper-story reuse.

## **Discussion**

The City of Reading has a ready supply of affordable housing. Housing is particularly inexpensive in Berks County and Reading compared to neighboring municipalities and counties. However the low cost of housing is, at least in part, tied to several negative factors. Further exacerbating the problem is that the depressed housing market suppresses new housing development.

The impediments to housing are:

- Older housing stock that requires extensive modernization and rehabilitation.
- Shrinking state and federal funding sources to subsidize affordable housing projects and rehabilitation.
- The 2000 Comprehensive Plan for Reading cites density as a housing problem. Lack of parking, small yards, limited open space and privacy negatively impact housing.
- The 2000 Comprehensive Plan for Reading states that the City accommodates a disproportionate share of the county's low income persons and special needs housing. The effect is to depress the tax base which results in a higher mil rate than surrounding municipalities.
- Developers frequently cite the problems of working through zoning issues in most as a cost factor that impedes development.

## **AP-85 Other Actions - 91.220(k)**

### **Introduction**

This section will explain actions planned to address obstacles to meeting underserved needs, to foster and maintain affordable housing, reduce lead paint hazards, reduce the number of poverty level families, develop institutional structure, and enhance coordination between various types of agencies.

### **Actions planned to address obstacles to meeting underserved needs**

The primary obstacle to meeting underserved needs is the limited resources available to address the identified priorities. The City of Reading will partner with other agencies when feasible to leverage resources and maximize outcomes in housing and community development.

### **Actions planned to foster and maintain affordable housing**

The following actions will be undertaken in the next year to foster and maintain affordable housing. They include strategies for acquiring and rehabbing existing units, providing fair housing discrimination education, landlord tenant mediation, and homelessness prevention services that will increase the availability and accessibility of decent, affordable housing.

Decent, Affordable Housing:

- Habitat For Humanity - Housing rehabilitation for 4 owner-occupied housing units. Outcome – Availability/Accessibility
- NHS CHDO (set-aside funding) – Single family development and homeownership assistance. Outcome - Availability/Accessibility.
- Reading Revitalization (OCR, Inc.) - Acquisition, rehabilitation, and resale of 10 housing units to low mod households. Outcome - Availability/Accessibility.

Fair Housing assistance:

- Human Relations Commission – Fair housing discrimination education and enforcement program. 100 persons. Outcome - Availability/Accessibility.
- Human Relations Commission – Landlord Tenant Mediation. 145 persons. Outcome - Availability/Accessibility.
- Human Relations Commission – Homeless Prevention. 30 persons. Outcome - Availability/Accessibility

### **Actions planned to reduce lead-based paint hazards**

The City of Reading requires all of the CDBG, ESG and HOME funded activities to comply with HUD's

Lead Rule. In addition the City of Reading has a lead ordinance that is enforced by the City's Property Maintenance Division.

### **Actions planned to reduce the number of poverty-level families**

The overall anti-poverty strategy implemented by the City of Reading will follow the Continuum of Care model set forth and discussed earlier. This model details a cohesive plan to combat chronic homelessness, identify and concentrate on key priority needs while recognizing the barriers to affordable housing.

Poverty is a function of income, which is related to education, job training and employment. Berks County and the City of Reading remain committed to addressing the needs of its citizens who live at or below the poverty level. It is also recognized that the presence of poverty and the related social and economic problems are a destabilizing element in our communities. The majority of impoverished households are located within the City of Reading with a few existing in adjacent townships and boroughs.

The Berks Coalition to End Homelessness is a key component within the anti-poverty strategy. Working together to achieve common ends brought the Coalition members together initially and is still a driving force behind all Coalition activities. The recognition that no one agency could address the problem of homelessness was the impetus behind formation of the Berks Homeless Coalition in 1995. It began with only a dozen or so members, most of whom represented the organizations that sheltered homeless people. In consultation with the City of Reading/County of Berks Continuum of Care (CoC), the City of Reading and County of Berks developed policies and procedures for effectively serving individuals with ESG funding.

The Berks Coalition to End Homelessness (BCEH) will remain key in implementing the upcoming year's homeless prevention, essential and emergency shelter services for individuals who are currently homeless or those in imminent danger of being homeless. After consulting with the BCEH, the Community Development Department was able to better gauge the needs of organizations working to prevent homelessness throughout the community.

Several agencies will receive Emergency Solutions Grant (ESG) funding to operate emergency shelters and provide essential services such as those concerned with employment, health, and education to people living in shelters or emergency housing. Per HEARTH requirements, a percentage of the City's total ESG allocation will be used for homeless prevention activities such as providing short-term subsidies to defray rent and utility arrearages for families that have received eviction or utility termination notices; security deposits or first month's rent to permit a homeless family to move into its own apartment; mediation programs for landlord-tenant disputes; legal services programs for the representation of indigent tenants in eviction proceedings; payments to prevent foreclosure on a home; and other innovative programs and activities designed to prevent the incidence of homelessness.

In addition to the City/County Homelessness Coalition, a number of different County agencies serve the population below the poverty line. Among them are the County Office of Aging, Children and Youth Services, Community Service, Domestic Relations, Employment and Training Office and Mental Health and Mental Retardation Office. These agencies in turn have many affiliations with private non-profit services who also serve the persons with incomes below the poverty line. A catalogue of activities of these agencies seems beyond the scope of this document. However a human services directory is available on the County website. Their collective efforts, however, constitute the County's anti-poverty strategy.

### **Actions planned to develop institutional structure**

The City's Community Development Department has been assigned the task of carrying out the Consolidated Plan for the City. When appropriate, the Department will work with non-profit organizations and public institutions to implement the Plan.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The City's Community Development Department has been assigned the task of carrying out the Consolidated Plan for the City. When appropriate, the C.D. Department will work with non-profit organizations and public institutions to implement the Plan.

Reading-Berks Habitat for Humanity provides affordable housing, counseling and home-ownership education to families in Berks County and the City of Reading who are at or below 60% of the area median income. The Habitat program requires 400 hours of "sweat equity" from participants, and seeks to stabilize neighborhoods by providing an influx of committed, trained home-owner residents.

Neighborhood Housing Services of Reading, Inc. (NHS) has been certified as a CHDO for the City and the County. The agency provides a full range of housing services (from education, financing and single-family development to community organizing).

Our City Reading, Inc. has been the City of Reading's primary developer-partner for more than 10 years, rehabilitating approximately 600 housing units during that time. They have also become involved in rental development through the construction of the GoggleWorks apartments, a mixed-income project where twelve of the 59 units are dedicated as affordable housing for low income individuals and families.

The City will continue to remain open to partnerships with other groups. However, the technical complexity of the development process, operating and start up costs, resource availability and the experience necessary to operate a non-profit housing corporation will inevitably limit the number of potential partners to those who are the most qualified. The City will encourage non-profit organizations that have little or no experience in housing development to "partner" with one of the more experienced

development organizations.

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.220(l) (1, 2, 4)

#### Introduction

This section provides details pertaining to CDBG, HOME, and ESG program-specific requirements.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l) (1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	5,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>5,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	76.00%

**HOME Investment Partnership Program (HOME)  
Reference 24 CFR 91.220(l) (2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

NA

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Reading will use HOME funds for homebuyer programs. Resale or recapture requirements will be met through a “presumption of affordability” as required by 92.254(a) (5) (i) B. This was established by a market analysis conducted for the City of Reading in 2005 and updated in 2012 in conjunction with the recently-completed Market Value Analysis conducted by The Reinvestment Fund for the Reading Redevelopment Authority.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Units developed with HOME funds must remain affordable to income-qualified individuals for varying lengths of time depending upon the amount of HOME funds provided as assistance. All homebuyer assistance loans will be secured by a lien on the property coinciding with the HOME Period of Affordability. If a homebuyer unit is no longer the buyer’s primary and principal residence, some or all of the homebuyer assistance may be recaptured by the City, subject to available proceeds.

For homebuyer projects, development gap subsidy is covered by a “presumed affordability” study that indicates homes in target neighborhoods will remain affordable to persons who meet the income eligibility guidelines.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Reading does not plan to refinance any existing debt for multi-family housing that will be rehabilitated with HOME funds.

### **Emergency Solutions Grant (ESG) Reference 91.220(l) (4)**

1. Include written standards for providing ESG assistance (may include as attachment)

See City of Reading/County of Berks Policies and Procedures Manual, attached.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Sub-grantees are required to input HMIS client data as soon as feasibly possible, and at least on a bi-weekly basis.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Over the past twenty (20) years, the City of Reading and the County of Berks have conducted a joint acceptance, review, and award process for the ESG Program. The process involves the publication of a joint ad for the 1st public hearing, joint ads for seeking applications, and a joint ad for the 2nd public hearing.

At the end of the application acceptance period, City and County staff review the requests and decide which seem most appropriate to be funded by each entitlement, which applications may lend themselves to be funded by both entitlements, and which applications may not be appropriate to fund. Factors for award include, but are not limited to, matching funds, number of clients to be served by the funding, performance of the provider in the past, monitoring results, etc. As one would expect, requests exceed the amount of funds available. Applications for funding by the City are ultimately decided by City Council. Applications for funding by the County are ultimately decided by the Board of County Commissioners.



4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Reading/County of Berks' CoC actively works to involve currently and formerly homeless individuals in important decision-making elements of the Continuum including the ESG process and policy-making. Currently, the CoC has homeless and formerly homeless individuals serving on the board, and attending regular CoC meetings.

5. Describe performance standards for evaluating ESG.

The performance goals will be measured for each recipient as well as across the CoC. Performance goals are going to be the cornerstone of CoC funding as well, and HUD is encouraging Cocas to take steps now to develop and implement measurement systems.

**Performance measures:**

1. Targeting those who need the assistance most. Benchmark: There will be a reduction in first-time homelessness among individuals and families of 5%.
2. Reducing the number of people living on the streets or emergency shelters. Benchmark: There will be a reduction in the number of unsheltered persons counted during the Point-in-time from the previous year.
3. Shortening the time people spend homeless. Benchmark: The number of nights that an individual or family stays in shelter will be reduced by 5% from the prior year.
4. Reducing each program participant's housing barriers or housing stability risks. Benchmark 1: Recidivism (return to shelter) will be reduced by 5% over 2 years. Benchmark 2: 10% of shelter clients will have an increase in income or resources from entry to exit.
5. Preventing and ending homelessness for Veterans. Benchmark: There will be a reduction of 5% per year in homeless Veterans.
6. Setting a path to end all types of homelessness. Benchmark: There will be an increase of 5% per year in the amount of community resources provided to prevent homelessness.